

In re:  
Andrenita Haddad  
Debtor

Case No. 20-12890-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 11, 2024

User: admin  
Form ID: 138FIN

Page 1 of 2  
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2024:

Recip ID	Recipient Name and Address
db	+ Andrenita Haddad, 128 Knights Bridge Drive, Yardley, PA 19067-6007

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 12 2024 00:12:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 12 2024 00:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2024 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Andrenita Haddad brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

DENISE ELIZABETH CARLON

District/off: 0313-2

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on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for  
VRMTG Asset Trust bkgroup@kmlawgroup.com

DENISE ELIZABETH CARLON

on behalf of Creditor U.S. Bank Trust National Association bkgroup@kmlawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

LEON P. HALLER

on behalf of Creditor Pennsylvania Housing Finance Agency/HEMAP lhaller@pkh.com  
dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com

MICHELLE L. MCGOWAN

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for  
VRMTG Asset Trust mimcgowan@raslg.com

MICHELLE L. MCGOWAN

on behalf of Creditor U.S. Bank Trust National Association mimcgowan@raslg.com

MICHELLE L. MCGOWAN

on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION mimcgowan@raslg.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com  
mortoncraige@cf@gmail.com;alapinski@egalawfirm.com

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Andrenita Haddad	)	Case No. 20-12890-pmm
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

NOTICE OF DEADLINE TO OBJECT TO FINAL REPORT

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has filed his final report and account. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed within 30 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may approve the Trustee's Final Report and Account.

Date: September 11, 2024

For The Court

Timothy B. McGrath  
Clerk of Court